

Transcript: Malcolm

Nash-5855413245624320-4517880804982784

Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yeah, I was, I was calling about, uh, enrolling in the benefits. What staffing company do you work for? Uh, Performance Pipe. Say that again, sir? Performance Pipe, through Partners Personnel. Thank you. What's the last four... What's what? The last four numbers of your Social, please? Oh, 7756. First name? Johnny. Last name? Kilby. Okay. For security purposes, can you verify your address and date of birth for me? 804 South Kingston Avenue, Rockwood, Tennessee, 37854. Date of birth is 5/1/'76. So that's not the address we have on file. What? That's not the address that we have on file. Should be. Could you verify with your full Social? 415-25-7756. Thank you. We got a 1609 Ramblin' Road, Knoxville, Tennessee, 37912. Oh, yeah. Well, yeah, that's, uh, that's another address, but my main... Address on my license is 804 South Kingston Avenue. So is this the wrong address? We need to update it? Yeah. All right. So what was the, what was the new address? 804 South Kingston Avenue. You said 804 South Kingston Avenue? Rockwood... Yeah. Is that K-I-N-G-T-O-N? G-H... Yeah. And you live in Rockwood, R-O-C-K-W-O-O-D? That's the state... Uh, the city? Yeah. Yeah. And what's the state and zip code? Tennessee, zip code 37854. Thank you. So yeah, your phone number, 865-206-8420? Yep. And your email is hinckley38@gmail.com? Yep. One moment. All right. So what type of coverage were you wanting to get enrolled into? Uh, what's offered. Like medical, dental, uh... Yes. So they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts. Dental's not on there? Yes, sir, they offer you dental. Okay. Uh, just regular medical and dental. All right. So for medical- I'm assuming 401... Go ahead. Yeah. Oh, uh, the 401K thing, is that when you actually get hired on, or...? I wouldn't know anything about that, sir. That's just something you have to speak with Partners with directly. Okay. Okay. Yeah. All right, just medical and dental, then. All right, so for medical, they offer you five different plans. They offer you the VIP Standard, the VIP Plus, and the VIP Prime. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is with the VIP Plus and the VIP Prime, they offer you more in the hospital stay benefit. Yeah. And then, with the other two medical plans, the MEC TeleRx, that does not include doctors, hospitals and prescriptions. That's more so for preventative care stuff, like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And it gives you access to FreeRx, which gives you access to over 800 acute and medic, uh, acute and chronic medications. And then they offer you the MEC Enhanced, which combines the preventative care with the VIP plan. Okay. Yeah, let's just go with the standard for now. All right. So you just want the VIP Standard and the dental, and that's it? Yeah. All right. So your total will be \$21.29. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yep. Thank you. So I do have to let you

know that your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period, where you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. All right, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck, when we see it in our system, that following Monday's when your coverage will become active, and your ID card's expect one to two weeks from the activation date. All right. All right. So I do want to let you know that if you wanted a physical copy of your medical card, once your coverage becomes active, you have to call in and request one. Otherwise, it's only sent via email. Okay. Um, do I call in to this same number, or, uh...? Yes, ma'am. Okay. All right. Uh, that's fine. All right. Thank you. No problem, sir. Was there anything else I can help you with today? No, that's it. All right. Then if there's nothing else, thanks for calling Benefits in the Car. This is Johnny. I hope you have a great rest of your week. You too. Thank you. Yep. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_1: Yeah, I was, I was calling about, uh, enrolling in the benefits.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Uh, Performance Pipe.

Speaker speaker_0: Say that again, sir?

Speaker speaker_1: Performance Pipe, through Partners Personnel.

Speaker speaker_0: Thank you. What's the last four...

Speaker speaker_1: What's what?

Speaker speaker_0: The last four numbers of your Social, please?

Speaker speaker_1: Oh, 7756.

Speaker speaker_0: First name?

Speaker speaker_1: Johnny.

Speaker speaker_0: Last name?

Speaker speaker_1: Kilby.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 804 South Kingston Avenue, Rockwood, Tennessee, 37854. Date of birth is 5/1/'76.

Speaker speaker_0: So that's not the address we have on file.

Speaker speaker_1: What?

Speaker speaker_0: That's not the address that we have on file.

Speaker speaker_1: Should be.

Speaker speaker_0: Could you verify with your full Social?

Speaker speaker_1: 415-25-7756.

Speaker speaker_0: Thank you. We got a 1609 Ramblin' Road, Knoxville, Tennessee, 37912.

Speaker speaker_1: Oh, yeah. Well, yeah, that's, uh, that's another address, but my main... Address on my license is 804 South Kingston Avenue.

Speaker speaker_0: So is this the wrong address? We need to update it?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. So what was the, what was the new address?

Speaker speaker_1: 804 South Kingston Avenue.

Speaker speaker_0: You said 804 South Kingston Avenue?

Speaker speaker_1: Rockwood... Yeah.

Speaker speaker_0: Is that K-I-N-G-T-O-N?

Speaker speaker_1: G-H... Yeah.

Speaker speaker_0: And you live in Rockwood, R-O-C-K-W-O-O-D? That's the state... Uh, the city?

Speaker speaker_1: Yeah. Yeah.

Speaker speaker_0: And what's the state and zip code?

Speaker speaker_1: Tennessee, zip code 37854.

Speaker speaker_0: Thank you. So yeah, your phone number, 865-206-8420?

Speaker speaker_1: Yep.

Speaker speaker_0: And your email is hinckley38@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: One moment. All right. So what type of coverage were you wanting to get enrolled into?

Speaker speaker_1: Uh, what's offered. Like medical, dental, uh...

Speaker speaker_0: Yes. So they offer you medical, FreeRx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts.

Speaker speaker_1: Dental's not on there?

Speaker speaker_0: Yes, sir, they offer you dental.

Speaker speaker_1: Okay. Uh, just regular medical and dental.

Speaker speaker_0: All right. So for medical-

Speaker speaker_1: I'm assuming 401...

Speaker speaker_0: Go ahead.

Speaker speaker_1: Yeah. Oh, uh, the 401K thing, is that when you actually get hired on, or...?

Speaker speaker_0: I wouldn't know anything about that, sir. That's just something you have to speak with Partners with directly.

Speaker speaker_1: Okay. Okay. Yeah. All right, just medical and dental, then.

Speaker speaker_0: All right, so for medical, they offer you five different plans. They offer you the VIP Standard, the VIP Plus, and the VIP Prime. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is with the VIP Plus and the VIP Prime, they offer you more in the hospital stay benefit.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then, with the other two medical plans, the MEC TeleRx, that does not include doctors, hospitals and prescriptions. That's more so for preventative care stuff, like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. And it gives you access to FreeRx, which gives you access to over 800 acute and medic, uh, acute and chronic medications. And then they offer you the MEC Enhanced, which combines the preventative care with the VIP plan.

Speaker speaker_1: Okay. Yeah, let's just go with the standard for now.

Speaker speaker_0: All right. So you just want the VIP Standard and the dental, and that's it?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right. So your total will be \$21.29. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Yep.

Speaker speaker_0: Thank you. So I do have to let you know that your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans

pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period, where you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, so the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck, when we see it in our system, that following Monday's when your coverage will become active, and your ID card's expect one to two weeks from the activation date.

Speaker speaker_1: All right.

Speaker speaker_0: All right. So I do want to let you know that if you wanted a physical copy of your medical card, once your coverage becomes active, you have to call in and request one. Otherwise, it's only sent via email.

Speaker speaker_1: Okay. Um, do I call in to this same number, or, uh...?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. All right. Uh, that's fine. All right. Thank you.

Speaker speaker_0: No problem, sir. Was there anything else I can help you with today?

Speaker speaker_1: No, that's it.

Speaker speaker_0: All right. Then if there's nothing else, thanks for calling Benefits in the Car. This is Johnny. I hope you have a great rest of your week.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you.

Speaker speaker_1: Yep.

Speaker speaker_0: Bye.